



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name POPULAR, INC.

City/State SAN JUAN, PR

Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 75,098,000

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 2

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

POPULAR, INC.
209 MUNOZ RIVERA AVENUE
POPULAR CENTER BUILDING
SAN JUAN, PR 00918

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BHC Name

City/State

Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	71,131,000	59,533,250	50,328,250	46,642,750	41,394,750
Net income (\$000)	935,000	507,000	671,000	618,000	108,000
Number of BHCs in peer group	130	128	125	118	108

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.04	2.60	81	3.43	2.77	87	4.13	3.01	93	4.02	3.08	90	3.89	2.92	89
+ Non-interest income	0.95	1.04	53	0.89	1.21	39	1.18	1.32	56	1.40	1.31	63	1.02	1.35	35
– Overhead expense	2.22	2.17	58	2.51	2.57	59	2.99	2.69	69	3.04	2.71	73	3.02	2.72	70
– Provision for credit losses	-0.27	-0.09	13	0.47	0.51	48	0.33	0.15	88	0.49	0.14	93	0.79	0.16	93
+ Securities gains (losses)	0	0.01	23	0	0.02	16	0	0.01	35	0	0	50	-0.02	0.01	6
+ Other tax equivalent adjustments	0	0	90	0	0	48	0	0	42	0	0	3	0	0	4
= Pretax net operating income (tax equivalent)	2.04	1.66	78	1.35	1.04	72	2	1.56	84	1.88	1.57	78	1.08	1.43	20
Net operating income	1.31	1.26	58	0.85	0.81	48	1.33	1.19	65	1.32	1.24	58	0.26	0.89	9
Net income	1.31	1.26	58	0.85	0.82	48	1.33	1.19	65	1.32	1.24	57	0.26	0.90	9
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42			0.99	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.42	3.06	72	4.04	3.55	80	5.22	4.41	88	5	4.24	88	4.87	3.80	88
Interest expense	0.24	0.25	61	0.42	0.52	41	0.79	1.08	31	0.67	0.86	34	0.59	0.60	60
Net interest income (tax equivalent)	3.18	2.80	75	3.62	3.01	84	4.43	3.33	91	4.33	3.38	88	4.28	3.19	89
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.07	0.11	47	0.66	0.27	89	0.97	0.21	93	1.14	0.22	94	1.04	0.24	91
Earnings coverage of net loan and lease losses (X)	53	39.72	71	4.84	22.91	22	3.83	24.40	15	3.41	21.75	16	2.74	19.67	12
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.39	1.23	91	3.07	1.58	93	1.76	0.83	93	2.17	0.90	94	2.55	0.98	93
Allowance for loan and lease losses / Total loans and leases	2.39	1.20	92	3.06	1.55	93	1.76	0.81	93	2.16	0.89	94	2.53	0.96	93
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	2.19	0.49	97	2.86	0.71	97	2.46	0.57	96	2.86	0.61	97	3.19	0.72	97
30–89 days past due loans and leases / Total loans and leases	0.54	0.32	80	0.66	0.39	82	0.94	0.43	88	1.21	0.44	93	0.93	0.47	88
Liquidity and Funding															
Net noncore funding dependence	-26.69	-2.33	3	-25.58	3.20	3	-9.67	14.45	3	-9.11	16.62	4	-4.07	17.03	5
Net short-term noncore funding dependence	-29.45	-7.71	8	-29.04	-4.76	7	-13.23	3.38	11	-13.72	4.66	11	-8.98	4.83	13
Net loans and leases / Total assets	37.81	58.67	9	43.02	61.58	12	51.32	63.77	19	54.05	63.98	20	54.21	62.73	22
Capitalization															
Tier 1 leverage ratio	7.41	8.98	15	7.80	9.13	10	10.03	9.76	62	9.88	9.71	57	10.02	9.53	71
Holding company equity capital / Total assets	7.95	10.71	12	9.15	11.16	22	11.55	12.43	41	11.42	12.22	46	11.53	11.94	51
Total equity capital (including minority interest) / Total assets	7.95	10.82	11	9.15	11.29	20	11.55	12.57	38	11.42	12.27	44	11.53	12.01	49
Common equity tier 1 capital / Total risk-weighted assets	17.42	12.42	91	16.26	12.38	89	17.76	12.17	93	16.90	12.12	90	16.29	12.19	88
Net loans and leases / Equity capital (X)	4.76	5.53	35	4.70	5.58	31	4.45	5.21	30	4.73	5.29	37	4.70	5.27	36
Cash dividends / Net income	15.40	28.27	25	27.42	42.30	31	17.88	33.12	21	16.99	27.31	23	98.15	31.29	99
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36			47.52	
Growth Rates															
Assets	13.91	10.50	73	26.50	16.68	80	9.47	9.26	63	7.52	7	65	14.52	8.28	77
Equity capital	-1	7.46	12	0.20	6.99	17	10.71	10.49	66	6.49	7.89	59	-1.81	10.18	9
Net loans and leases	0.12	3.36	46	6.05	9.07	44	3.94	9.10	30	7.19	7.89	56	6.34	9.38	47
Noncore funding	-5.06	-14.79	69	9.86	-12.18	76	-2.78	6.59	36	-11.17	10.67	16	-15.22	5.59	30
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Long-term debt / Equity capital	4.99	10.95	35	4.92	13.56	34	4.91	13.04	41	5.41	13.37	46	8.76	12.69	59
Equity investment in subsidiaries / Equity capital	102.20	103.22	51	106.64	102.81	73	105.17	103.22	63	106.26	103.10	70	108.80	102.10	81
Cash from ops + noncash items + op expense / Op expense + dividends	290.73	154.48	89	237.35	147.24	86	208.60	190.27	65	220.46	174.91	73	138.71	148.20	53

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/20219	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,659,000	1,664,000	1,729,000	1,579,000	1,417,000	-0.30	18.33
Income from lease financing receivables.....	79,000	67,000	60,000	52,000	47,000	17.91	79.55
Fully taxable income on loans and leases.....	1,729,000	1,720,000	1,775,000	1,617,000	1,451,000	0.52	20.49
Tax-exempt income on loans and leases.....	9,000	11,000	14,000	14,000	13,000	-18.18	-18.18
Estimated tax benefit on income on loans and leases.....	76,875	78,269	81,813	60,667	44,688	-1.78	140.99
Income on loans and leases (tax equivalent).....	1,814,875	1,809,269	1,870,813	1,691,667	1,508,688	0.31	22.80
Investment interest income (tax equivalent).....	485,125	440,731	479,188	353,333	266,313	10.07	124.49
Interest on balances due from depository institutions.....	21,000	20,000	90,000	111,000	51,000	5.00	31.25
Interest income on other earning assets.....	7,000	7,000	8,000	8,000	9,000	0.00	-36.36
Total interest income (tax equivalent).....	2,328,000	2,277,000	2,448,000	2,164,000	1,835,000	2.24	35.27
Interest on time deposits of \$250K or more.....	15,000	26,000	45,000	33,000	27,000	-42.31	
Interest on time deposits < \$250K.....	40,000	59,000	70,000	62,000	59,000	-32.20	
Interest on foreign office deposits.....	1,000	1,000	1,000	1,000	0	0.00	0.00
Interest on other deposits.....	56,000	90,000	189,000	109,000	55,000	-37.78	30.23
Interest on other borrowings and trading liabilities.....	53,000	59,000	64,000	83,000	83,000	-10.17	-37.65
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	165,000	235,000	369,000	288,000	224,000	-29.79	-22.17
Net interest income (tax equivalent).....	2,163,000	2,042,000	2,079,000	1,876,000	1,611,000	5.93	43.34
Non-interest income.....	673,000	529,000	593,000	655,000	423,000	27.22	125.08
Adjusted operating income (tax equivalent).....	2,836,000	2,571,000	2,672,000	2,531,000	2,034,000	10.31	56.86
Overhead expense.....	1,581,000	1,493,000	1,503,000	1,420,000	1,252,000	5.89	25.88
Provision for credit losses.....	-194,000	280,000	166,000	228,000	325,000		
Securities gains (losses).....	0	0	0	0	-8,000		-100.00
Other tax equivalent adjustments.....	1,000	0	0	-2,000	-1,000		
Pretax net operating income (tax equivalent).....	1,450,000	804,000	1,005,000	879,000	448,000	80.35	277.60
Applicable income taxes.....	309,000	112,000	147,000	120,000	231,000	175.89	286.25
Tax equivalent adjustments.....	206,000	185,000	187,000	141,000	109,000	11.35	136.78
Applicable income taxes (tax equivalent).....	515,000	297,000	334,000	261,000	340,000	73.40	208.38
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	935,000	507,000	671,000	618,000	108,000	84.42	330.88
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	935,000	507,000	671,000	618,000	108,000	84.42	330.88
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	935,000	507,000	671,000	618,000	108,000	84.42	330.88
Investment securities income (tax equivalent).....	485,125	440,731	479,188	353,333	266,313	10.07	124.49
US Treasury and agency securities (excluding mortgage-backed securities).....	176,000	176,000	216,000	126,000	45,000	0.00	528.57
Mortgage-backed securities.....	161,000	139,000	135,000	121,000	132,000	15.83	46.36
All other securities.....	148,125	125,731	128,188	106,333	89,313	17.81	89.66
Cash dividends declared.....	144,000	139,000	120,000	105,000	106,000	3.60	118.18
Common.....	142,000	137,000	116,000	101,000	102,000	3.65	129.03
Preferred.....	2,000	2,000	4,000	4,000	4,000	0.00	-50.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.27	2.85	80	3.82	3.27	86	4.86	4	90	4.64	3.87	88	4.43	3.47	89
Less: Interest expense	0.23	0.23	62	0.39	0.48	44	0.73	0.98	32	0.62	0.79	36	0.54	0.55	59
Equals: Net interest income (tax equivalent)	3.04	2.60	81	3.43	2.77	87	4.13	3.01	93	4.02	3.08	90	3.89	2.92	89
Plus: Non-interest income	0.95	1.04	53	0.89	1.21	39	1.18	1.32	56	1.40	1.31	63	1.02	1.35	35
Equals: adjusted operating income (tax equivalent)	3.99	3.70	70	4.32	4.04	69	5.31	4.41	86	5.43	4.46	90	4.91	4.33	78
Less: Overhead expense	2.22	2.17	58	2.51	2.57	59	2.99	2.69	69	3.04	2.71	73	3.02	2.72	70
Less: Provision for credit losses	-0.27	-0.09	13	0.47	0.51	48	0.33	0.15	88	0.49	0.14	93	0.79	0.16	93
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	47
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	23	0	0.02	17	0	0.01	35	0	0	50	-0.02	0.01	6
Plus: other tax equivalent adjustments	0	0	90	0	0	48	0	0	42	0	0	3	0	0	4
Equals: Pretax net operating income (tax equivalent)	2.04	1.66	78	1.35	1.04	72	2	1.56	84	1.88	1.57	78	1.08	1.43	20
Less: Applicable income taxes (tax equivalent)	0.72	0.38	94	0.50	0.23	94	0.66	0.36	92	0.56	0.33	93	0.82	0.55	83
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	34
Equals: Net operating income	1.31	1.26	58	0.85	0.81	48	1.33	1.19	65	1.32	1.24	58	0.26	0.89	9
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.31	1.26	58	0.85	0.82	48	1.33	1.19	65	1.32	1.24	57	0.26	0.90	9
Memo: Net income (last four quarters)	1.31	1.26	58	0.85	0.82	48	1.33	1.19	64	1.32	1.24	58	0.26	0.91	8
Net income—BHC and noncontrolling (minority) interest	1.31	1.27	58	0.85	0.83	47	1.33	1.20	65	1.32	1.25	57	0.26	0.91	9
Margin Analysis															
Average earning assets / Average assets	95.66	93.08	80	94.64	92.32	78	93.24	91.05	73	92.78	91.48	63	90.98	91.61	40
Average interest-bearing funds / Average assets	70.01	61.99	79	70.62	64.06	78	70.60	65.57	76	69.57	65.56	71	68.91	65.75	66
Interest income (tax equivalent) / Average earning assets	3.42	3.06	72	4.04	3.55	80	5.22	4.41	88	5	4.24	88	4.87	3.80	88
Interest expense / Average earning assets	0.24	0.25	61	0.42	0.52	41	0.79	1.08	31	0.67	0.86	34	0.59	0.60	60
Net interest income (tax equivalent) / Average earning assets	3.18	2.80	75	3.62	3.01	84	4.43	3.33	91	4.33	3.38	88	4.28	3.19	89
Yield or Cost															
Total loans and leases (tax equivalent)	6.29	4.01	94	6.43	4.27	94	7.05	5.09	93	6.82	4.95	92	6.50	4.52	93
Interest-bearing bank balances	0.14	0.14	51	0.24	0.27	46	2.19	2.04	54	1.87	1.64	72	1.19	1.05	72
Federal funds sold and reverse repos		0.25			0.68			2.44			2.17		0	1.41	3
Trading assets	8.57	0.45	98	8.11	0.60	98	10.58	0.99	98	9.90	1.11	98	10	1.11	98
Total earning assets	3.12	3.04	51	3.71	3.51	59	4.82	4.36	78	4.67	4.20	78	4.58	3.73	88
Investment securities (tax equivalent)	2.11	1.77	75	2.27	2.25	50	2.99	2.76	74	2.87	2.68	67	2.74	2.47	72
US Treasury and agency securities (excluding mortgage-backed securities)	1.31	1.14	63	1.54	1.75	37	2.07	2.32	39	1.82	2.05	36	1.18	1.62	20
Mortgage-backed securities	1.60	1.57	53	1.77	2.05	25	2.40	2.61	22	2.36	2.50	34	2.31	2.23	62
All other securities	50.77	2.81	99	39.69	3.24	99	37.16	4.06	96	29.15	4.20	96	22.13	3.66	97
Interest-bearing deposits	0.23	0.21	62	0.44	0.53	45	0.91	1.10	34	0.69	0.81	44	0.55	0.49	64
Time deposits of \$250K or more	0.55	0.66	41	0.85	1.42	8	1.69	1.96	24	1.48	1.44	54			
Time deposits < \$250K	0.93	0.62	81	1.23	1.36	36	1.38	1.82	21	1.17	1.29	39			
Other domestic deposits	0.14	0.15	54	0.28	0.36	42	0.73	0.93	37	0.49	0.67	35			
Foreign deposits	0.34	0.14	85	0.35	0.42	50	0.37	1.19	10	0.36	0.97	18	0	0.51	3
Federal funds purchased and repos	0	0.17	9	1.39	0.62	86	2.69	1.86	83	2.11	1.51	75	1.25	0.94	73
Other borrowed funds and trading liabilities	3.60	1.27	94	3.89	1.50	96	3.67	2.38	93	4.21	2.28	96	4.12	1.77	96
All interest-bearing funds	0.33	0.37	51	0.56	0.74	33	1.04	1.49	26	0.89	1.19	30	0.79	0.82	56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	673,000	529,000	593,000	655,000	423,000
Fiduciary activities income	27,000	26,000	26,000	25,000	26,000
Service charges on deposit accounts - domestic	161,000	146,000	160,000	150,000	153,000
Trading revenue	1,000	-10,000	-5,000	2,000	-4,000
Investment banking fees and commissions	26,000	21,000	21,000	21,000	20,000
Insurance activities revenue	55,000	50,000	59,000	51,000	48,000
Venture capital revenue	0	0	0	0	0
Net servicing fees	28,000	1,000	20,000	41,000	12,000
Net securitization income	18,000	27,000	17,000	9,000	15,000
Net gains (losses) on sales of loans, OREO, other assets	43,000	27,000	31,000	-9,000	-23,000
Other non-interest income	314,000	241,000	264,000	365,000	176,000
Total overhead expenses	1,581,000	1,493,000	1,503,000	1,420,000	1,252,000
Personnel expense	629,000	561,000	585,000	558,000	482,000
Net occupancy expense	198,000	211,000	184,000	162,000	156,000
Goodwill impairment losses	6,000	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	4,000	6,000	9,000	9,000	9,000
Other operating expenses	744,000	715,000	725,000	691,000	605,000
Fee income on mutual funds and annuities	2,000	2,000	3,000	3,000	2,000
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	8,351	8,522	8,560	8,474	7,784
Average personnel expense per employee	75.32	65.83	68.34	65.85	61.92
Average assets per employee	8,517.66	6,985.83	5,879.47	5,504.22	5,317.93

	BHC	Peer # 1	Pct													
Analysis Ratios																
Mutual fund fee income / Non-interest income	0.30	2.17	32	0.38	2.02	28	0.51	2.72	27	0.46	3.08	24	0.47	2.85	23	
Overhead expenses / Net Interest Income + non-interest income	60.09	59.28	48	62.57	62.28	57	60.48	61.29	50	59.46	60.88	45	65.07	63.61	58	
Percent of Average Assets																
Total overhead expense	2.22	2.17	58	2.51	2.57	59	2.99	2.69	69	3.04	2.71	73	3.02	2.72	70	
Personnel expense	0.88	1.21	15	0.94	1.30	17	1.16	1.41	28	1.20	1.44	27	1.16	1.42	27	
Net occupancy expense	0.28	0.23	69	0.35	0.26	85	0.37	0.28	81	0.35	0.28	70	0.38	0.29	81	
Other operating expenses	1.06	0.72	89	1.21	0.94	78	1.46	0.97	83	1.50	0.97	86	1.48	1	87	
Overhead less non-interest income	1.28	1.10	61	1.62	1.25	77	1.81	1.32	82	1.64	1.38	64	2	1.34	90	
Percent of Adjusted Operating Income (Tax Equivalent)																
Total overhead expense	55.75	58.83	34	58.07	61.82	37	56.25	60.64	36	56.10	60.37	27	61.55	62.73	43	
Personnel expense	22.18	32.93	9	21.82	32.36	6	21.89	32.39	7	22.05	32.51	10	23.70	32.93	12	
Net occupancy expense	6.98	6.23	62	8.21	6.58	75	6.89	6.52	59	6.40	6.48	50	7.67	6.70	68	
Other operating expenses	26.59	19.18	91	28.04	22.28	81	27.47	21.20	84	27.66	20.90	89	30.19	22.41	87	
Total non-interest income	23.73	27.67	42	20.58	28.83	35	22.19	29.23	41	25.88	28.50	51	20.80	31.08	28	
Fiduciary activities income	0.95	2.20	42	1.01	2.09	42	0.97	1.97	44	0.99	2.14	43	1.28	2.38	45	
Service charges on domestic deposit accounts	5.68	3.27	86	5.68	3.27	86	5.99	3.88	80	5.93	4.15	68	7.52	4.28	87	
Trading revenue	0.04	0.62	51	-0.39	1.28	2	-0.19	1.18	2	0.08	0.85	51	-0.20	0.90	8	
Investment banking fees and commissions	0.92	2.58	37	0.82	2.46	37	0.79	3.54	34	0.83	3.42	34	0.98	3.62	34	
Insurance activities revenue	1.94	0.36	89	1.94	0.41	89	2.21	0.47	90	2.02	0.47	89	2.36	0.55	88	
Venture capital revenue	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44	
Net servicing fees	0.99	0.60	79	0.04	0.01	58	0.75	0.28	82	1.62	0.65	82	0.59	0.60	63	
Net securitization income	0.63	0.01	96	1.05	0	98	0.64	0.01	96	0.36	0.01	95	0.74	0.01	95	
Net gain (loss) - sales of loans, OREO, and other assets	1.52	3.30	39	1.05	3.92	37	1.16	1.86	44	-0.36	1.61	5	-1.13	1.67	4	
Other non-interest income	11.07	9.27	72	9.37	9.65	58	9.88	10.04	64	14.42	9.86	78	8.65	10.77	43	
Overhead less non-interest income	32.02	30.52	46	37.50	31.93	64	34.06	31.06	47	30.23	31.46	38	40.76	31.19	83	
Applicable income taxes / Pretax net operating income (tax equivalent)	21.31	21.18	50	13.93	18.63	17	14.63	20.56	9	13.65	19.04	15	51.56	32.99	85	
Applicable income tax + TE / Pretax net operating income + TE	35.52	22.67	98	36.94	21.18	97	33.23	23.23	92	29.69	21.56	96	75.89	37.95	94	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Real estate loans	17,111,000	17,204,000	16,123,000	16,213,000	16,834,000	-0.54	8.06
Commercial and industrial loans	3,037,000	3,669,000	2,659,000	2,533,000	2,125,000	-17.23	46.15
Loans to individuals	5,802,000	5,532,000	5,823,000	5,272,000	3,553,000	4.88	70.50
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	8,000	10,000	9,000	8,000	9,000	-20.00	-20.00
Other loans and leases	3,134,000	2,844,000	2,610,000	2,274,000	2,107,000	10.20	75.28
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	29,092,000	29,259,000	27,224,000	26,300,000	24,628,000	-0.57	25.86
Less: Allowance for loan and lease losses	695,000	896,000	478,000	569,000	624,000	-22.43	28.47
Net loans and leases	28,397,000	28,363,000	26,746,000	25,731,000	24,004,000	0.12	25.80
Debt securities that reprice or mature in over 1 year	23,992,000	16,867,000	12,814,000	9,851,000	9,135,000	42.24	216.23
Mutual funds and equity securities	31,000	30,000	21,000	13,000	2,000	3.33	1450.00
Subtotal	52,420,000	45,260,000	39,581,000	35,595,000	33,141,000	15.82	73.79
Interest-bearing bank balances	17,536,000	11,640,000	3,262,000	4,171,000	5,255,000	50.65	511.86
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	1,257,000	5,000,000	5,163,000	3,798,000	1,410,000	-74.86	23.72
Trading assets	30,000	37,000	40,000	38,000	43,000	-18.92	-50.00
Total earning assets	71,243,000	61,937,000	48,046,000	43,602,000	39,849,000	15.02	108.75
Non-interest-bearing cash and due from depository institutions	428,000	491,000	388,000	394,000	403,000	-12.83	18.23
Premises, fixed assets, and leases	659,000	664,000	726,000	574,000	551,000	-0.75	20.26
Other real estate owned	91,000	99,000	145,000	146,000	238,000	-8.08	-63.31
Investment in unconsolidated subsidiaries	305,000	262,000	249,000	240,000	268,000	16.41	19.14
Intangible and other assets	2,380,000	2,483,000	2,561,000	2,649,000	2,968,000	-4.15	-23.72
Total assets	75,098,000	65,926,000	52,115,000	47,605,000	44,277,000	13.91	94.24
Quarterly average assets	74,823,000	64,937,000	51,966,000	47,939,000	43,255,000	15.22	91.44
Average loans and leases (YTD)	28,860,500	28,150,750	26,550,750	24,788,500	23,221,500	2.52	26.85
Memoranda							
Loans held-for-sale	59,000	99,000	59,000	51,000	132,000	-40.40	-33.71
Loans not held-for-sale	29,033,000	29,160,000	27,165,000	26,249,000	24,496,000	-0.44	26.09
Real estate loans secured by 1-4 family	7,628,000	8,188,000	7,378,000	7,463,000	8,137,000	-6.84	-0.52
Commercial real estate loans	9,233,000	8,740,000	8,465,000	8,450,000	8,425,000	5.64	17.11
Construction and land development	873,000	1,022,000	892,000	822,000	934,000	-14.58	11.64
Multifamily	1,977,000	1,913,000	1,795,000	1,540,000	1,356,000	3.35	60.08
Nonfarm nonresidential	6,383,000	5,805,000	5,778,000	6,088,000	6,135,000	9.96	8.79
Real estate loans secured by farmland	28,000	29,000	33,000	35,000	38,000	-3.45	-28.21
Total investment securities	25,280,000	21,897,000	17,998,000	13,662,000	10,547,000	15.45	193.78
U.S. Treasury securities	15,859,000	10,788,000	12,056,000	8,272,000	3,928,000	47.01	642.12
US agency securities (excluding mortgage-backed securities)	0	60,000	122,000	333,000	609,000	-100.00	-100.00
Municipal securities	281,000	306,000	335,000	355,000	373,000	-8.17	-32.45
Mortgage-backed securities	9,109,000	10,713,000	5,463,000	4,688,000	5,633,000	-14.97	71.03
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	1,000	1,000	2,000		-100.00
Mutual funds and equity securities	31,000	30,000	21,000	13,000	2,000	3.33	1450.00
Available-for-sale securities	24,968,000	21,561,000	17,648,000	13,300,000	10,179,000	15.80	204.12
U.S. Treasury securities	15,859,000	10,788,000	12,056,000	8,272,000	3,928,000	47.01	642.12
US agency securities (excluding mortgage-backed securities)	0	60,000	122,000	333,000	609,000	-100.00	-100.00
Municipal securities	0	0	7,000	7,000	6,000		-100.00
Mortgage-backed securities	9,109,000	10,713,000	5,463,000	4,688,000	5,633,000	-14.97	71.03
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	1,000		-100.00
Mutual funds and equity securities	0	0	0	0	2,000		-100.00
Held-to-maturity securities appreciation (depreciation)	3,000	1,000	-2,000	-8,000	-78,000	200.00	
Available-for-sale securities appreciation (depreciation)	-94,000	525,000	106,000	-178,000	-107,000		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	22,045,000	18,306,000	12,357,000	9,161,000	7,385,000	20.42	347.98

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	15,553,000	11,907,000	8,162,000	8,235,000	7,599,000	30.62	148.05
NOW, ATS and transaction accounts	25,389,000	18,585,000	13,251,000	10,201,000	7,988,000	36.61	397.63
Time deposits less brokered deposits < \$250K	3,315,000	3,696,000	4,450,000	4,560,000	4,926,000	-10.31	
MMDA and other savings accounts	18,958,000	18,684,000	14,344,000	13,287,000	12,057,000	1.47	69.77
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	63,215,000	52,872,000	40,207,000	36,283,000	32,570,000	19.56	144.06
Time deposits of \$250K or more	2,615,000	2,772,000	2,719,000	2,507,000	2,026,000	-5.66	
Foreign deposits	421,000	410,000	356,000	405,000	330,000	2.68	45.17
Federal funds purchased and repos	92,000	121,000	193,000	281,000	391,000	-23.97	-80.83
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	191,000	108,000	243,000	344,000	1,222,000	76.85	-6.37
Other borrowings w/remaining maturity over 1 year	706,000	812,000	596,000	661,000	810,000	-13.05	-28.03
Brokered deposits < \$250K	755,000	812,000	476,000	516,000	528,000	-7.02	
Noncore funding	4,780,000	5,035,000	4,583,000	4,714,000	5,307,000	-5.06	-23.64
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	199,000	385,000	385,000	385,000	440,000	-48.31	-54.77
Other liabilities	935,000	1,605,000	923,000	788,000	856,000	-41.74	8.34
Total liabilities	69,129,000	59,897,000	46,098,000	42,170,000	39,173,000	15.41	106.58
Equity Capital							
Perpetual preferred stock (including surplus)	22,000	22,000	50,000	50,000	50,000	0.00	-56.00
Common stock	1,000	1,000	1,000	1,000	1,000	0.00	0.00
Common surplus	4,650,000	4,572,000	4,448,000	4,366,000	4,299,000	1.71	9.28
Retained earnings	2,974,000	2,261,000	2,148,000	1,652,000	1,195,000	31.53	143.77
Accumulated other comprehensive income	-325,000	190,000	-170,000	-428,000	-351,000		
Other equity capital components	-1,353,000	-1,017,000	-460,000	-206,000	-90,000		
Total holding company equity capital	5,969,000	6,029,000	6,017,000	5,435,000	5,104,000	-1.00	14.83
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	5,969,000	6,029,000	6,017,000	5,435,000	5,104,000	-1.00	14.83
Total liabilities and capital	75,098,000	65,926,000	52,115,000	47,605,000	44,277,000	13.91	94.24
Memoranda							
Non-interest-bearing deposits	15,685,000	12,019,000	8,265,000	8,336,000	7,713,000	30.50	147.28
Interest-bearing deposits	51,321,000	44,847,000	35,493,000	31,375,000	27,741,000	14.44	112.48
Total deposits	67,006,000	56,866,000	43,758,000	39,711,000	35,454,000	17.83	119.72
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	6,029,000	6,017,000	5,435,000	5,104,000	5,198,000		
Accounting restatements	0	-206,000	5,000	2,000	0		
Net income	935,000	507,000	671,000	618,000	108,000		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	20,000	17,000	19,000	16,000	12,000		
Sale of treasury stock	0	5,000	5,000	4,000	0		
Less: Purchase of treasury stock	356,000	532,000	256,000	127,000	77,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	144,000	139,000	120,000	105,000	106,000		
Change in other comprehensive income	-515,000	360,000	258,000	-77,000	-31,000		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	5,969,000	6,029,000	6,017,000	5,435,000	5,104,000		

BHC Name

City/State

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	22.78	36.25	25	26.10	36.22	29	30.94	37.78	36	34.06	37.19	39	38.02	35.54	51
Commercial and industrial loans	4.04	10.76	13	5.57	13.52	13	5.10	12.02	18	5.32	12.85	16	4.80	12.62	18
Loans to individuals	7.73	3.36	83	8.39	3.40	83	11.17	4.20	84	11.07	4.31	85	8.02	4.47	77
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	25
Agricultural loans	0.01	0.18	34	0.02	0.19	38	0.02	0.24	40	0.02	0.30	42	0.02	0.21	43
Other loans and leases	4.17	4.47	57	4.31	4.63	57	5.01	5.01	56	4.78	5	56	4.76	5.10	52
Net loans and leases	37.81	58.67	9	43.02	61.58	12	51.32	63.77	19	54.05	63.98	20	54.21	62.73	22
Debt securities over 1 year	31.95	19.46	87	25.58	15.55	89	24.59	14.60	88	20.69	14.63	79	20.63	14.83	77
Mutual funds and equity securities	0.04	0.06	61	0.05	0.05	60	0.04	0.06	57	0.03	0.06	54	0	0.06	34
Subtotal	69.80	79.22	17	68.65	78.16	16	75.95	79.65	21	74.77	79.97	21	74.85	79.31	22
Interest-bearing bank balances	23.35	8.50	95	17.66	7.51	93	6.26	3.06	83	8.76	3.04	91	11.87	3.46	92
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21
Debt securities 1 year or less	1.67	1.56	64	7.58	1.68	94	9.91	1.91	93	7.98	1.96	91	3.18	1.86	77
Trading assets	0.04	0.49	45	0.06	1.01	39	0.08	1.19	38	0.08	1.33	44	0.10	1.34	47
Total earning assets	94.87	91.77	84	93.95	91.05	82	92.19	89.53	78	91.59	89.74	68	90	89.84	50
Non-interest cash and due from depository institutions	0.57	0.82	26	0.74	1.07	27	0.74	1.14	21	0.83	1.21	25	0.91	1.22	28
Other real estate owned	0.12	0.01	96	0.15	0.02	97	0.28	0.03	96	0.31	0.04	97	0.54	0.05	98
All other assets	4.57	7.35	19	5.32	7.82	20	7.06	9.27	26	7.58	8.98	34	9.09	8.86	55
Memoranda															
Short-term investments	25.02	11.47	90	25.24	11.17	89	16.17	7.63	84	16.74	7.80	82	15.05	8.69	79
U.S. Treasury securities	21.12	1.47	98	16.36	0.84	98	23.13	1.03	99	17.38	1.04	98	8.87	1.02	96
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0.09	0.63	36	0.23	0.54	49	0.70	0.69	63	1.38	0.75	77
Municipal securities	0.37	1.73	35	0.46	1.69	36	0.64	1.34	45	0.75	1.62	44	0.84	1.60	47
Mortgage-backed securities	12.13	14.14	42	16.25	11.75	71	10.48	11.44	46	9.85	11.13	45	12.72	11.06	61
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0	0.53	8	0	0.42	10	0	0.39	22	0	0.41	23	0	0.38	30
Loans held-for-sale	0.08	0.55	37	0.15	0.52	36	0.11	0.39	39	0.11	0.30	41	0.30	0.33	61
Loans held for investment	38.66	58.06	10	44.23	61.72	12	52.13	63.50	21	55.14	63.93	22	55.32	62.63	26
Real estate loans secured by 1-4 family	10.16	11.46	46	12.42	11.91	54	14.16	13.29	57	15.68	13.46	61	18.38	13.44	68
Revolving	0.10	1.42	16	0.14	1.66	17	0.22	2.07	20	0.29	2.27	17	0.40	2.40	22
Closed-end, secured by first liens	9.97	9.67	59	12.13	9.81	65	13.72	10.69	71	15.10	10.57	75	17.59	10.35	82
Closed-end, secured by junior liens	0.09	0.17	43	0.14	0.22	48	0.21	0.28	53	0.29	0.31	58	0.38	0.34	65
Commercial real estate loans	12.29	22.69	23	13.26	22.22	27	16.24	22.23	34	17.75	21.58	42	19.03	19.88	48
Construction and land development	1.16	3.34	24	1.55	3.40	28	1.71	3.44	37	1.73	3.51	34	2.11	3.25	44
Multifamily	2.63	3.57	51	2.90	3.12	55	3.44	3.01	67	3.23	2.72	68	3.06	2.54	71
Nonfarm nonresidential	8.50	14.57	28	8.81	14.72	28	11.09	14.69	38	12.79	14.44	46	13.86	13.30	53
Real estate loans secured by farmland	0.04	0.30	43	0.04	0.33	43	0.06	0.36	46	0.07	0.41	49	0.09	0.32	52

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	58.22	61.05	37	58.80	57.15	41	59.22	57.46	45	61.65	56.49	47	68.35	54.84	68
Real estate loans secured by 1-4 family	26.22	19.86	70	27.98	19.43	80	27.10	20.75	69	28.38	21.10	77	33.04	21.45	85
Revolving	0.26	2.43	19	0.32	2.64	19	0.43	3.15	21	0.53	3.50	19	0.73	3.77	22
Closed-end	25.96	17.24	78	27.66	16.59	85	26.67	17.39	81	27.85	17.39	85	32.31	17.41	89
Commercial real estate loans	31.74	37.86	37	29.87	34.63	39	31.09	33.52	44	32.13	32.14	47	34.21	29.99	54
Construction and land development	3	5.65	35	3.49	5.26	41	3.28	5.09	42	3.13	5.20	40	3.79	4.90	47
1-4 family	0.11	1.18	22	0.10	0.93	22	0.08	0.94	23	0.08	1.02	24	0.14	0.89	31
Other	2.89	4.40	40	3.40	4.19	48	3.20	4.02	46	3.05	4.05	42	3.65	3.90	54
Multifamily	6.80	5.78	67	6.54	4.96	70	6.59	4.69	74	5.86	4.10	75	5.51	3.84	75
Nonfarm nonresidential	21.94	24.56	43	19.84	22.93	37	21.22	22.15	47	23.15	21.40	51	24.91	20.03	59
Owner-occupied	6.31	8.29	40	6.45	7.68	41	6.94	7.72	50	7.52	8.03	50	8.47	7.58	57
Other	15.63	15.94	48	13.39	14.95	40	14.29	14.34	50	15.63	13.38	56	16.44	12.45	65
Real estate loans secured by farmland	0.10	0.54	47	0.10	0.54	45	0.12	0.55	50	0.13	0.63	52	0.15	0.51	57
Loans to depository institutions and acceptances of other banks	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	25
Commercial and industrial loans	10.44	18.86	19	12.54	22.17	14	9.77	19.53	18	9.63	20.32	16	8.63	20.53	15
Loans to individuals	19.94	6.24	87	18.91	6.13	86	21.39	7.13	88	20.05	7.36	85	14.43	7.61	78
Credit card loans	3.18	0.53	90	3.16	0.65	89	4.15	0.81	89	4	1.02	89	4.46	1.12	88
Agricultural loans	0.03	0.34	37	0.03	0.32	41	0.03	0.37	40	0.03	0.46	42	0.04	0.33	45
Other loans and leases	10.77	8.75	67	9.72	9.09	63	9.59	9.85	62	8.65	9.66	57	8.56	10.32	53
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	284.05	391.81	31	302.25	381.27	36	287.96	391.26	32	311.79	379.80	39	347.09	366.85	50
Real estate loans secured by 1-4 family	126.63	126.06	53	143.85	125.03	60	131.77	138.18	49	143.52	137.84	52	167.77	138.55	60
Revolving	1.26	15.44	16	1.67	17.42	17	2.07	21.26	18	2.67	23.33	17	3.69	25.05	20
Closed-end	125.37	108.85	66	142.18	106.14	67	129.70	115.20	58	140.85	112.79	65	164.08	111.69	78
Commercial real estate loans	153.27	245.88	27	153.55	234.65	31	151.19	229.44	33	162.50	219.72	39	173.71	204.45	44
Construction and land development	14.49	35.95	26	17.96	35.62	33	15.93	34.95	33	15.81	35.36	33	19.26	32.91	41
1-4 family	0.53	7.42	22	0.49	6.34	20	0.39	6.61	21	0.38	7.04	22	0.70	6.16	31
Other	13.96	28.11	31	17.46	28.16	37	15.54	27.32	35	15.42	27.26	34	18.56	26.01	41
Multifamily	32.82	38.66	55	33.61	32.74	64	32.06	31.04	60	29.62	27.85	61	27.96	25.95	65
Nonfarm nonresidential	105.96	158.05	30	101.99	155.06	32	103.20	152.10	37	117.08	147.22	42	126.49	137.03	50
Owner-occupied	30.49	52.99	33	33.15	52.37	34	33.72	53.07	36	38.04	54.89	38	43.03	51.62	47
Other	75.46	102.54	33	68.83	100.54	33	69.48	97.41	38	79.04	91.80	46	83.46	84.09	51
Real estate loans secured by farmland	0.46	3.22	43	0.51	3.44	42	0.59	3.60	45	0.67	4.02	46	0.78	3.31	50
Loans to depository institutions and acceptances of other banks	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.68	25
Commercial and industrial loans	50.42	114.45	17	64.46	139.91	14	47.49	122.02	15	48.71	128.82	14	43.81	126.55	14
Loans to individuals	96.31	34.55	83	97.19	37.47	85	104	43.51	82	101.38	42.67	84	73.26	44.83	71
Credit card loans	15.37	2.77	90	16.27	3.30	89	20.18	4.34	89	20.25	5.31	88	22.66	5.73	88
Agricultural loans	0.13	1.86	36	0.18	1.88	40	0.16	2.18	39	0.15	2.72	40	0.19	1.88	43
Other loans and leases	52.03	51.06	60	49.96	49.54	60	46.62	52.44	58	43.73	51.79	57	43.44	52.78	48
Supplemental															
Non-owner occupied CRE loans / Gross loans	25.42	30.07	40	23.56	27.32	41	24.20	26.45	46	24.66	24.79	48	25.80	23.09	55
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	122.78	195.33	30	121.10	183.76	31	117.68	178.57	34	124.71	167.93	41	131.01	156.17	46
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	153.27	252.85	27	154.25	240.85	30	151.40	236.10	31	162.75	225.98	38	174.04	210.40	44

BHC Name

City/State

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	25.02	11.47	90	25.24	11.17	89	16.17	7.63	84	16.74	7.80	82	15.05	8.69	79
Liquid assets	57.21	29.03	93	51.16	26.22	89	40.93	22.44	86	37.59	22.72	84	35.84	24.04	79
Investment securities	33.66	21.63	86	33.21	17.85	91	34.54	16.99	95	28.70	17.27	88	23.82	17.35	77
Net loans and leases	37.81	58.67	9	43.02	61.58	12	51.32	63.77	19	54.05	63.98	20	54.21	62.73	22
Net loans, leases and standby letters of credit	37.85	59.49	9	43.06	62.48	12	51.47	64.84	17	54.11	65.07	17	54.29	63.89	20
Core deposits	84.18	75.71	87	80.20	70.67	81	77.15	63.09	85	76.22	62.13	84	73.56	61.26	70
Noncore funding	6.37	10.30	44	7.64	14.13	35	8.79	19.36	21	9.90	21.34	16	11.99	22.32	25
Time deposits of \$250K or more	3.48	1.58	89	4.20	2.11	87	5.22	2.94	84	5.27	2.89	84	4.58	2.57	83
Foreign deposits	0.56	0.34	84	0.62	0.36	84	0.68	0.43	83	0.85	0.47	84	0.75	0.54	82
Federal funds purchased and repos	0.12	1.23	30	0.18	1.47	31	0.37	1.94	32	0.59	1.97	39	0.88	2.23	41
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	49
Net federal funds purchased (sold)	0.12	0.54	45	0.18	0.54	47	0.37	0.48	50	0.59	0.54	51	0.88	0.73	56
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.25	1	48	0.16	1.24	35	0.47	3.01	23	0.72	3.67	21	2.76	3.96	46
Earning assets that reprice within 1 year	42.32	37.37	63	44.48	39.38	62	39.14	39.29	46	41.33	40.29	50	41.50	41.61	51
Interest-bearing liabilities that reprice within 1 year	5.44	6.39	58	6.88	8.20	54	9.08	10.19	52	9.17	10.01	53	9.31	8.46	66
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23
Net assets that reprice within 1 year	36.88	29.65	67	37.60	29.11	68	30.06	26.63	57	32.16	27.38	57	32.20	29.77	51
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-26.69	-2.33	3	-25.58	3.20	3	-9.67	14.45	3	-9.11	16.62	4	-4.07	17.03	5
Net short-term noncore funding dependence	-29.45	-7.71	8	-29.04	-4.76	7	-13.23	3.38	11	-13.72	4.66	11	-8.98	4.83	13
Short-term investment / Short-term noncore funding	564.86	273.46	83	479.95	184.19	90	265.69	77.77	92	260.08	66.46	93	181.66	74.86	81
Liquid assets - short-term noncore funding / Nonliquid assets	123.34	36.68	94	93.99	28.18	90	58.99	16.97	88	49.92	16.04	86	42.96	18.16	82
Net loans and leases / Total deposits	42.38	72.79	6	49.88	79.43	7	61.12	90.31	7	64.80	90.08	11	67.70	90.14	13
Net loans and leases / Core deposits	44.92	78.25	4	53.64	88.34	4	66.52	103.93	6	70.92	105	7	73.70	105.65	10
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.05	0.12	51	0.02	1.57	13	-0.04	0.72	6	-0.17	-0.82	60	-1.85	-0.31	8
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.71	-0.25	17	10.47	4.31	92	2.07	1.36	74	-3.84	-1.98	5	-2.53	-0.77	8
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	1.11	14.28	36	1.40	11.38	42	1.83	12.67	39	2.55	16.19	32	3.49	15.76	36
Available-for-sale securities	98.77	83.77	69	98.47	87.23	62	98.06	85.40	64	97.35	81.88	70	96.51	84.24	63
U.S. Treasury securities	62.73	6.70	96	49.27	4.72	94	66.99	6.15	97	60.55	6.99	96	37.24	6.96	94
US agency securities (excluding mortgage-backed securities)	0	4.12	11	0.27	4.01	28	0.68	3.49	41	2.44	4.02	57	5.77	4.42	66
Municipal securities	1.11	8.22	29	1.40	9.83	28	1.86	7.75	34	2.60	9.16	36	3.54	9.31	42
Mortgage-backed securities	36.03	66.54	12	48.92	66.64	21	30.35	67.43	9	34.31	65.45	12	53.41	65.34	29
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	0	3.08	8	0	3.01	9	0.01	2.94	20	0.01	2.79	21	0.02	2.57	27
Mutual funds and equity securities	0.12	0.29	50	0.14	0.35	48	0.12	0.40	47	0.10	0.42	42	0.02	0.51	30
Debt securities 1 year or less	4.97	7.78	48	22.83	10.55	83	28.69	11.86	86	27.80	11.91	87	13.37	11.79	62
Debt securities 1 to 5 years	41.20	18.25	87	25.96	17.03	70	31.61	17.94	77	36.32	19.18	79	32.08	18.80	77
Debt securities over 5 years	53.71	71.11	19	51.07	69.86	21	39.58	66.02	20	35.79	64.73	20	54.53	64.73	33
Pledged securities	87.20	32.26	97	83.60	35.67	97	68.66	30.57	92	67.05	33.30	89	70.02	34.58	89
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	12.94	27.98	48	97.51	183.32	39	5.72	26.69	45	19.56	6.77	69	70.63	19.19	83
Investment securities	15.45	31.36	35	21.66	23.62	57	31.74	11.75	85	29.53	9.42	83	22.57	8.45	81
Core deposits	19.56	16.94	70	31.50	26.88	73	10.81	11.23	62	11.40	7.29	72	25.75	12.19	80
Noncore funding	-5.06	-14.79	69	9.86	-12.18	76	-2.78	6.59	36	-11.17	10.67	16	-15.22	5.59	30

BHC Name

City/State

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	9,561,000	9,387,000	8,455,000	7,497,000	7,581,000
Commit: Secured commercial real estate loans	838,000	841,000	794,000	696,000	964,000
Commit: Unsecured real estate loans	37,000	34,000	35,000	34,000	37,000
Credit card lines (reported semiannually, June/Dec)	5,383,000	5,227,000	4,889,000	4,469,000	4,303,000
Securities underwriting	0	0	0	0	0
Standby letters of credit	28,000	22,000	75,000	27,000	34,000
Commercial and similar letters of credit	3,000	2,000	3,000	3,000	2,000
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	88,000	189,000	98,000	90,000	170,000
Written options contracts (interest rate)	14,000	14,000	85,000	89,000	93,000
Purchased options contracts (interest rate)	14,000	15,000	85,000	89,000	93,000
Interest rate swaps	0	0	0	0	2,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	72,000	63,000	67,000	63,000	66,000
Purchased options contracts (commodity and other)	79,000	69,000	69,000	69,000	70,000
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	12.73	22.78	14	14.24	22.01	20	16.22	23.52	26	15.75	24.05	27	17.12	24.03	31
Standby letters of credit	0.04	0.65	6	0.03	0.71	6	0.14	0.84	11	0.06	0.92	8	0.08	0.96	10
Commercial and similar letters of credit	0	0.02	55	0	0.02	51	0.01	0.02	51	0.01	0.02	47	0	0.03	37
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	0.36	46.30	4	0.53	48.62	2	0.78	68.47	7	0.84	65.81	7	1.12	75.35	8
Interest rate contracts	0.15	32.46	3	0.33	34.36	3	0.51	47.31	5	0.56	43.84	6	0.81	53.66	8
Interest rate futures and forward contracts	0.12	3.25	38	0.29	6.21	37	0.19	10.67	36	0.19	11.40	42	0.38	13.82	49
Written options contracts (interest rate)	0.02	1.41	21	0.02	2.18	20	0.16	2.47	30	0.19	2.16	37	0.21	2.60	37
Purchased options contracts (interest rate)	0.02	1.31	47	0.02	1.46	44	0.16	2.65	54	0.19	2.32	56	0.21	2.37	52
Interest rate swaps	0	20.49	4	0	20.83	3	0	28.86	3	0	26.74	2	0	25.60	6
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0.20	0.92	77	0.20	1.86	72	0.26	3.32	72	0.28	4.08	69	0.31	3.81	69
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0.10	0.32	83	0.10	0.52	79	0.13	0.98	76	0.13	1.48	74	0.15	1.21	76
Purchased options contracts (commodity and other)	0.11	0.21	83	0.10	0.37	79	0.13	0.94	76	0.14	1.29	75	0.16	1.12	77
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	33.13	44.98	45	33.35	42.82	51	31.84	45.53	44	30.24	44.93	42	32.65	46.60	42

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	267,000	350,000	404,000	400,000	494,000
Interest rate contracts	116,000	218,000	268,000	268,000	358,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	151,000	132,000	136,000	132,000	136,000
Derivatives Position					
Futures and forwards	88,000	189,000	98,000	90,000	170,000
Written options	86,000	77,000	152,000	152,000	159,000
Exchange-traded	0	0	0	0	0
Over-the-counter	86,000	77,000	152,000	152,000	159,000
Purchased options	93,000	84,000	154,000	158,000	163,000
Exchange-traded	0	0	0	0	0
Over-the-counter	93,000	84,000	154,000	158,000	163,000
Swaps	0	0	0	0	2,000
Held for trading	0	0	0	0	71,000
Interest rate contracts	0	0	0	0	71,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	267,000	350,000	404,000	400,000	423,000
Interest rate contracts	116,000	218,000	268,000	268,000	287,000
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	151,000	132,000	136,000	132,000	136,000
Derivative contracts (excluding futures and FX 14 days or less)	115,000	214,000	198,000	196,000	206,000
One year or less	115,000	199,000	183,000	107,000	113,000
Over 1 year to 5 years	0	15,000	15,000	89,000	93,000
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	23,000	19,000	16,000	12,000	14,000
Gross positive fair value	26,000	21,000	18,000	14,000	16,000
Held for trading	0	0	0	0	0
Non-traded	26,000	21,000	18,000	14,000	16,000
Current credit exposure on risk-based capital derivative contracts	26,000	21,000	18,000	14,000	16,000
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	43.45	94.17	3	62.29	94.10	9	66.34	93.44	9	67	92.91	7	72.47	92.20	11
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18
Equity, commodity, and other contracts	56.55	1.14	99	37.71	1.17	98	33.66	1.64	96	33	1.93	97	27.53	1.94	95
Futures and forwards															
Written options	32.21	6.28	95	22	8.18	83	37.62	5.91	95	38	6.60	96	32.19	6.68	92
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	32.21	5.96	95	22	7.73	84	37.62	5.10	95	38	5.49	96	32.19	5.27	93
Purchased options	34.83	3.27	98	24	3.42	97	38.12	4.42	96	39.50	4.19	99	33	4.73	94
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	34.83	2.87	98	24	2.86	97	38.12	3.35	96	39.50	3.20	99	33	3.32	96
Swaps	0	74.26	3	0	68.76	3	0	69.75	2	0	70.34	2	0.40	68.94	5
Held for trading															
Interest rate contracts	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	14.37	46.32	37
Foreign exchange contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	14.37	37.84	41
Equity, commodity, and other contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded															
Interest rate contracts	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	85.63	53.68	62
Foreign exchange contracts	43.45	56.71	50	62.29	53.82	58	66.34	52.22	60	67	50.60	58	58.10	51.23	57
Equity, commodity, and other contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	56.55	0.09	99	37.71	0.10	99	33.66	0.13	97	33	0.16	99	27.53	0.21	98
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	43.07	92.53	5	61.14	91.48	11	49.01	93.86	6	49	94.47	5	41.70	95.63	4
Over 1 year to 5 years	43.07	27.56	73	56.86	32.05	77	45.30	32.17	67	26.75	32.51	60	22.87	31.96	50
Over 5 years	0	27.01	5	4.29	27.06	15	3.71	30.45	19	22.25	31.16	34	18.83	31.85	30
Over 5 years	0	29.89	5	0	29.56	5	0	28.09	5	0	28.71	5	0	29.43	5
Gross negative fair value (absolute value)	8.61	0.98	99	5.43	1.55	97	3.96	0.83	97	3	0.72	98	2.83	0.69	98
Gross positive fair value	9.74	1.34	99	6	2.23	99	4.46	1.19	98	3.50	0.85	96	3.24	0.71	96
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.04	23	0	0.07	16	0	0.06	19	0	0.06	22	0	0.06	25
Gross positive fair value (X)	0	0.05	18	0	0.09	13	0	0.07	18	0	0.06	18	0	0.06	27
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18
Non-traded (X)	0	0.01	46	0	0.02	40	0	0.01	54	0	0.01	48	0	0.01	58
Current credit exposure (X)	0	0.04	24	0	0.06	24	0	0.05	24	0	0.04	28	0	0.04	35
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.08	0.46	27	0.07	0.85	25	0.06	0.73	28	0.05	0.53	31	0.06	0.53	40

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	896,000	478,000	569,000	624,000	541,000
Gross losses	135,000	259,000	345,000	353,000	311,000
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	115,000	73,000	88,000	70,000	69,000
Net losses	20,000	186,000	257,000	283,000	242,000
Provision for loan and lease losses	-184,000	282,000	166,000	228,000	325,000
Adjustments	3,000	322,000	0	0	0
Ending balance	695,000	896,000	478,000	569,000	624,000
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.26	-0.09	13	0.47	0.51	48	0.33	0.15	88	0.49	0.14	93	0.79	0.16	93
Provision for loan and lease losses / Average loans and leases	-0.64	-0.16	6	1	0.82	70	0.63	0.24	89	0.92	0.24	93	1.40	0.28	92
Provision for loan and lease losses / Net loan and lease losses	-920	-105.48	9	151.61	487.86	9	64.59	130.58	11	80.57	134.68	22	134.30	143.18	64
Allowance for loan and lease losses / Total loans and leases not held for sale	2.39	1.23	91	3.07	1.58	93	1.76	0.83	93	2.17	0.90	94	2.55	0.98	93
Allowance for loan and lease losses / Total loans and leases	2.39	1.20	92	3.06	1.55	93	1.76	0.81	93	2.16	0.89	94	2.53	0.96	93
Allowance for loan and lease losses / Net loans and leases losses (X)	34.75	21.39	78	4.82	11.58	31	1.86	8.03	12	2.01	7.54	12	2.58	8.39	17
Allowance for loan and lease losses / Nonaccrual assets	126.82	364.13	13	120.92	299.17	14	90.53	218.72	20	93.13	214.03	17	112.64	178.03	26
ALLL / 90+ days past due + nonaccrual loans and leases	67.54	287.08	8	50.65	244.34	5	41.89	151.73	7	39.54	160.51	8	30.42	136.22	5
Gross loan and lease losses / Average loans and leases	0.47	0.19	92	0.92	0.34	91	1.30	0.28	93	1.42	0.30	94	1.34	0.33	91
Recoveries / Average loans and leases	0.40	0.08	94	0.26	0.07	93	0.33	0.08	93	0.28	0.09	91	0.30	0.09	91
Net losses / Average loans and leases	0.07	0.11	47	0.66	0.27	89	0.97	0.21	93	1.14	0.22	94	1.04	0.24	91
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	37
Recoveries / Prior year-end losses	44.40	34.67	72	21.16	33.98	32	24.93	36.22	37	22.51	41.30	26	25.84	33.49	37
Earnings coverage of net loan and lease losses (X)	53	39.72	71	4.84	22.91	22	3.83	24.40	15	3.41	21.75	16	2.74	19.67	12

Net Loan and Lease Losses By Type

Real estate loans	-0.08	0.02	3	0.18	0.04	92	0.35	0.01	98	0.81	0.02	98	0.50	0.02	98
Real estate loans secured by 1-4 family	-0.04	-0.02	25	0.18	0.01	94	0.56	0.01	98	0.90	0.01	98	0.97	0.03	99
Revolving	-3.95	-0.07	2	-2.11	0.01	1	0	0.02	43	1.44	0.03	99	1.12	0.09	95
Closed-end	0	-0.01	67	0.21	0	95	0.56	0	98	0.89	0.01	98	0.97	0.02	99
Commercial real estate loans	-0.12	0.04	0	0.16	0.07	81	0.18	0.01	97	0.75	0.01	98	0.07	0.01	87
Construction and land development	0.46	0	95	-0.10	0	4	-0.11	-0.01	5	0.49	-0.03	97	-0.11	-0.02	10
1-4 family	0.11	0	97	0	0	59	0	0	55	0	-0.01	63	-0.11	0	2
Other	0.34	0	94	-0.10	0	3	-0.11	-0.01	4	0.49	-0.02	97	0	-0.01	64
Multifamily	0.05	0.01	88	0	0	58	0.06	0	94	0	0	58	0	-0.01	60
Nonfarm nonresidential	-0.25	0.05	0	0.26	0.11	84	0.26	0.02	96	0.97	0.02	99	0.11	0.03	85
Owner-occupied	-0.13	0.01	0	0.02	0.02	66	-0.02	0.01	5	0.15	0.01	96	0.05	0.01	87
Other	-0.13	0.04	2	0.24	0.08	88	0.28	0.01	97	0.82	0.01	99	0.07	0.01	85
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	50	0	0.01	47
Commercial and industrial loans	-0.16	0.17	3	-0.03	0.47	2	1.84	0.37	95	1.03	0.31	94	2.21	0.39	94
Loans to individuals	0.65	0.71	58	2.68	1.13	85	2.44	1.17	86	2.28	1.16	82	2.90	1.25	86
Credit card loans	1.30	1.84	31	4.32	2.92	79	2.92	3.11	41	3.80	2.92	69	3.73	2.92	68
Agricultural loans	0	0.02	48	0	0.19	35	0	0.08	37	0	0.15	38	0	0.18	31
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	50	0	0	50
Other loans and leases	0.03	0.10	54	0.28	0.15	74	0.34	0.15	79	0.26	0.14	76	0.33	0.15	78

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	156,000	193,000	257,000	317,000	229,000
90+ days past due loans and leases	481,000	1,028,000	613,000	828,000	1,497,000
Nonaccrual loans and leases	548,000	741,000	528,000	611,000	554,000
Total past due and nonaccrual loans and leases	1,185,000	1,962,000	1,398,000	1,756,000	2,280,000
Restructured 30-89 days past due	31,000	33,000	63,000	48,000	35,000
Restructured 90+ days past due	104,000	137,000	124,000	144,000	107,000
Restructured nonaccrual	187,000	274,000	255,000	284,000	200,000
Total restructured loans and leases	322,000	444,000	442,000	476,000	342,000
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	3,000	0	0	0
Total past due and nonaccrual loans held for sale	0	3,000	0	0	0
Restructured loans and leases in compliance	1,153,000	1,229,000	1,145,000	1,037,000	916,000
Other real estate owned	91,000	99,000	145,000	146,000	238,000
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.54	0.32	80	0.66	0.39	82	0.94	0.43	88	1.21	0.44	93	0.93	0.47	88
90+ days past due loans and leases	1.65	0.10	97	3.51	0.12	98	2.25	0.15	97	3.15	0.17	98	6.08	0.20	98
Nonaccrual loans and leases	1.88	0.46	96	2.53	0.66	96	1.94	0.51	96	2.32	0.54	96	2.25	0.63	95
90+ days past due and nonaccrual loans and leases	3.54	0.62	97	6.05	0.85	98	4.19	0.71	98	5.47	0.75	98	8.33	0.88	98
30-89 days past due restructured	0.11	0.01	95	0.11	0.01	93	0.23	0.01	96	0.18	0.02	95	0.14	0.02	94
90+ days past due restructured	0.36	0	98	0.47	0.01	99	0.46	0.01	99	0.55	0.01	99	0.43	0.01	99
Nonaccrual restructured	0.64	0.10	97	0.94	0.13	99	0.94	0.14	97	1.08	0.16	97	0.81	0.20	96
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0	0	37	0	0	37
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0	0	43	0	0	42
Nonaccrual loans held for sale	0	0	40	0.01	0.01	83	0	0	40	0	0	38	0	0	37
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.54	0.32	80	0.66	0.40	82	0.94	0.43	88	1.21	0.44	92	0.93	0.47	88
90+ days past due assets	1.65	0.10	97	3.51	0.12	98	2.25	0.15	97	3.15	0.18	98	6.08	0.20	98
Nonaccrual assets	1.88	0.47	96	2.53	0.67	96	1.94	0.53	96	2.32	0.57	96	2.25	0.64	95
30+ days past due and nonaccrual assets	4.07	0.97	96	6.71	1.29	98	5.14	1.19	96	6.68	1.26	96	9.26	1.39	97
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.37	0.36	96	2.68	0.52	98	2.19	0.44	96	3.02	0.48	97	4.63	0.54	97
90+ days past due and nonaccrual assets + other real estate owned	1.49	0.37	97	2.83	0.55	98	2.47	0.48	97	3.33	0.52	97	5.17	0.59	97
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	2.57	0.41	97	3.40	0.60	97	3.85	0.53	97	4.17	0.60	97	4.18	0.72	97
Allowance for loan and lease losses	277.27	62.64	96	249.89	66.66	97	419.46	115.41	94	349.03	118.28	93	296.47	129.01	93
Equity capital + allowance for loan and lease losses	28.92	3.60	99	32.33	4.97	99	30.87	4.28	98	33.08	4.79	98	32.30	5.78	97
Tier 1 capital + allowance for loan and lease losses	31.12	4.30	98	37.88	6.05	98	35.81	5.65	97	38.19	6.16	97	38.14	7.35	96
Loans and leases + other real estate owned	6.60	0.71	99	7.63	0.97	99	7.33	0.85	98	7.51	0.96	97	7.44	1.15	97

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.58	0.26	86	0.85	0.39	88	1.14	0.38	92	1.61	0.42	94	1.08	0.44	90
90+ days past due	2.75	0.12	97	5.90	0.16	98	3.56	0.16	96	4.55	0.22	97	8.19	0.26	96
Nonaccrual	2.69	0.52	96	3.85	0.76	97	2.68	0.46	96	3.14	0.57	96	2.90	0.69	95
Commercial and industrial															
30–89 days past due	0.26	0.24	63	0.11	0.23	39	0.15	0.31	33	0.24	0.30	52	0.47	0.32	73
90+ days past due	0.03	0.04	65	0	0.03	16	0.75	0.05	95	2.92	0.05	99	4.61	0.05	99
Nonaccrual	1.35	0.57	89	0.87	0.75	65	1.20	0.83	73	1.86	0.76	90	1.55	0.93	74
Individuals															
30–89 days past due	0.65	0.63	57	0.74	0.83	51	1.13	0.83	67	0.91	0.84	52	1.01	0.97	55
90+ days past due	0.16	0.09	76	0.23	0.14	77	0.33	0.17	78	0.30	0.16	77	0.56	0.19	85
Nonaccrual	0.72	0.17	92	0.74	0.28	86	1.03	0.17	95	0.97	0.23	91	0.82	0.24	88
Depository institution loans															
30–89 days past due		0.01			0			0			0			0	
90+ days past due		0			0			0			0			0.05	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0	0.07	30	0	0.17	28	0	0.24	26	0	0.17	27	0	0.17	25
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
Nonaccrual	0	0.70	27	0	0.49	24	0	0.67	22	0	0.75	23	11.11	0.96	95
Foreign governments															
30–89 days past due		0.50			0			0.07			0	0.01	46	0	0
90+ days past due		0			0			0			0	0	50	0	0
Nonaccrual		0.15			0.09			0.03			0	0.06	42	0	0.06
Other loans and leases															
30–89 days past due	0.32	0.12	82	0.07	0.18	55	0.11	0.20	56	0.09	0.17	52	0.05	0.20	48
90+ days past due	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
Nonaccrual	0.16	0.09	75	0.18	0.15	70	0.15	0.13	72	0.18	0.14	70	0.14	0.10	68

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	
Memoranda																
1-4 family	30-89 days past due	1.13	0.46	91	1.32	0.65	86	2.17	0.67	92	1.81	0.71	90	1.55	0.74	87
	90+ days past due	6.17	0.24	97	12.40	0.33	98	7.52	0.31	96	9.66	0.46	96	16.55	0.49	97
	Nonaccrual	4.68	0.71	97	5.35	0.89	97	4.11	0.73	96	4.72	0.86	98	4.29	0.97	96
Revolving	30-89 days past due	0	0.28	9	1.05	0.48	87	0.86	0.45	88	0.72	0.50	74	5.03	0.61	97
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.07	22
	Nonaccrual	6.58	1.18	91	7.37	1.13	93	8.62	1	97	9.35	1.17	97	7.82	1.17	94
Closed-end	30-89 days past due	1.14	0.49	89	1.32	0.65	84	2.19	0.70	90	1.83	0.75	89	1.47	0.79	82
	90+ days past due	6.24	0.26	97	12.54	0.38	98	7.64	0.35	96	9.84	0.53	96	16.93	0.57	97
	Nonaccrual	4.66	0.67	97	5.33	0.87	97	4.03	0.70	96	4.63	0.84	98	4.21	0.96	95
Junior lien	30-89 days past due	0.01	0.01	71	0.01	0.02	55	0.03	0.02	65	0.03	0.03	60	0.06	0.03	79
	90+ days past due	0	0	36	0	0	32	0.03	0	95	0.03	0	92	0.03	0	90
	Nonaccrual	0.05	0.03	72	0.07	0.04	74	0.08	0.04	76	0.11	0.06	74	0.13	0.07	73
Commercial real estate	30-89 days past due	0.12	0.15	55	0.40	0.26	73	0.25	0.18	71	1.44	0.17	99	0.65	0.18	97
	90+ days past due	0	0.01	28	0	0.02	23	0.22	0.03	95	0.20	0.03	95	0.38	0.04	96
	Nonaccrual	0.75	0.38	82	2.19	0.62	95	1.30	0.23	98	1.66	0.28	98	1.47	0.34	97
Construction and development	30-89 days past due	0	0.17	17	2.05	0.28	94	0	0.28	12	0.24	0.21	65	0.21	0.23	60
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0.02	31	0	0.03	26
	Nonaccrual	0.11	0.20	62	2.84	0.41	90	0	0.20	12	1.70	0.19	95	0	0.24	8
1-4 family	30-89 days past due	0	0.02	30	0	0.03	28	0	0.06	25	0.24	0.06	88	0.21	0.07	83
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0	0.02	28	0	0.03	28
Other	30-89 days past due	0	0.13	21	2.05	0.22	94	0	0.20	15	0	0.13	14	0	0.13	14
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.02	29
	Nonaccrual	0.11	0.16	70	2.84	0.35	91	0	0.17	14	1.70	0.15	95	0	0.18	10
Multifamily	30-89 days past due	0.20	0.07	82	0.05	0.09	58	0.17	0.08	83	0.26	0.10	78	0.07	0.07	69
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0.01	36
	Nonaccrual	0	0.17	21	0.10	0.11	65	0.22	0.05	90	0.06	0.08	64	0.15	0.10	73
Nonfarm non-residential	30-89 days past due	0.11	0.13	63	0.22	0.23	61	0.31	0.14	82	1.91	0.17	99	0.85	0.17	98
	90+ days past due	0	0.01	31	0	0.02	26	0.33	0.03	95	0.28	0.03	96	0.52	0.04	97
	Nonaccrual	1.07	0.45	88	2.76	0.80	94	1.83	0.28	99	2.05	0.30	98	1.99	0.38	98
Owner Occupied	30-89 days past due	0.06	0.04	73	0.09	0.07	66	0.17	0.07	87	0.39	0.09	96	0.18	0.07	85
	90+ days past due	0	0	37	0	0	33	0.26	0.01	99	0.18	0.01	95	0.37	0.02	98
	Nonaccrual	0.85	0.17	98	1.55	0.27	99	1.16	0.16	99	1.41	0.17	99	1.66	0.21	97
Other	30-89 days past due	0.05	0.08	66	0.14	0.14	65	0.14	0.07	76	1.51	0.07	99	0.67	0.09	97
	90+ days past due	0	0	37	0	0.01	33	0.07	0.01	89	0.10	0.01	94	0.15	0.02	93
	Nonaccrual	0.22	0.23	63	1.21	0.44	87	0.67	0.10	97	0.64	0.13	95	0.33	0.14	85
Farmland	30-89 days past due	0	0.10	31	0	0.11	30	0	0.23	23	0	0.25	23	0	0.27	22
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0.06	38
	Nonaccrual	3.57	0.69	90	3.45	1.13	87	3.03	0.84	88	2.86	1.23	82	2.63	1.07	83
Credit card	30-89 days past due	0.97	0.81	61	1.19	0.95	69	1.68	1.19	75	1.61	1.22	74	1.09	1.08	41
	90+ days past due	0.97	0.45	83	1.40	0.63	87	1.68	0.78	85	1.52	0.73	87	1.64	0.75	86
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Common Equity Tier 1 Capital					
Common stock plus related surplus	3,299,000	3,556,000	3,989,000	4,161,000	4,209,000
Retained earnings	3,143,000	2,479,000	2,148,000	1,652,000	1,195,000
Accumulated other comprehensive income (AOCI)	-325,000	190,000	-170,000	-428,000	-351,000
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	6,117,000	6,225,000	5,967,000	5,385,000	5,053,000
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	899,000	972,000	916,000	955,000	937,000
Accumulated other comprehensive income-related adjustments	-258,000	261,000	-113,000	-378,000	-307,000
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	5,476,000	4,992,000	5,164,000	4,808,000	4,423,000
Adjustments and deductions for common equity tier 1 capital	0	0	43,000	177,000	197,000
Common equity tier 1 capital	5,476,000	4,992,000	5,121,000	4,631,000	4,226,000
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	22,000	22,000	50,000	50,000	50,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	22,000	22,000	50,000	50,000	50,000
Less: Additional tier 1 capital deductions	0	0	73,000	83,000	87,000
Additional tier 1 capital	22,000	22,000	0	0	0
Tier 1 Capital	5,498,000	5,014,000	5,121,000	4,631,000	4,226,000
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	193,000	374,000	374,000	374,000	427,000
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	393,000	386,000	364,000	349,000	332,000
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	586,000	760,000	738,000	723,000	759,000
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	586,000	760,000	738,000	723,000	759,000
Exited advanced approach tier 2 capital					
Total capital	6,084,000	5,774,000	5,859,000	5,354,000	4,985,000
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	74,993,000	65,156,000	51,966,000	47,939,000	43,255,000
Less: Deductions from common equity tier 1 capital	899,000	972,000	1,009,000	1,182,000	1,185,000
Less: Other deductions	-144,000	-121,000	-100,000	-119,000	-116,000
Total assets for leverage ratio	74,238,000	64,305,000	51,057,000	46,876,000	42,186,000
Total risk-weighted assets	31,441,300	30,702,300	28,841,500	27,404,800	25,935,500
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	17.42	12.37	91	16.26	12.35	89	17.76	12.11	93	16.90	12.09	91	16.29	12.16	88
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45
Tier 1 capital, column A	17.49	13.11	90	16.33	13.08	86	17.76	12.78	92	16.90	12.85	88	16.29	12.95	87
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45
Total capital, column A	19.35	14.91	91	18.81	15.23	89	20.31	14.36	92	19.54	14.45	91	19.22	14.63	90
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45
Tier 1 leverage	7.41	8.98	15	7.80	9.13	10	10.03	9.76	62	9.88	9.71	57	10.02	9.53	71
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	80,000	95,000	86,000	80,000	77,000	-15.79	6.67
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	80,000	95,000	86,000	80,000	77,000	-15.79	6.67
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total insurance underwriting equity	59,000	71,000	62,000	56,000	53,000	-16.90	22.92
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	59,000	71,000	62,000	56,000	53,000	-16.90	22.92
Total insurance underwriting net income	5,000	6,000	7,000	6,000	5,000	-16.67	-16.67
Total property and casualty	0	0	0	0	0		
Total life and health	5,000	6,000	7,000	6,000	5,000	-16.67	-16.67
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	20,000	19,000	23,000	23,000	24,000	5.26	-23.08
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	55,000	50,000	59,000	51,000	48,000	10.00	-9.84
Other insurance activities income	39,000	33,000	41,000	32,000	29,000	18.18	-7.14
Insurance and reinsurance underwriting income	16,000	17,000	18,000	19,000	19,000	-5.88	-15.79
Premiums	16,000	17,000	18,000	18,000	19,000	-5.88	-15.79
Credit related insurance underwriting	15,000	16,000	17,000	17,000	18,000	-6.25	-11.76
Other insurance underwriting	1,000	1,000	1,000	1,000	1,000	0.00	-50.00
Insurance benefits, losses, expenses	11,000	10,000	11,000	12,000	12,000	10.00	-8.33
Net assets of insurance underwriting subsidiaries	58,000	70,000	61,000	56,000	52,000	-17.14	20.83
Life insurance assets	0	0	0	0	0		

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0.11	0	95	0.14	0	95	0.17	0.01	92	0.17	0.01	93	0.17	0.01	92
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	53.11	18	0	53.67	17	0	51.47	18	0	56.12	15	0	52.23	16
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	46.89	82	100	46.33	82	100	48.53	81	100	43.88	84	100	47.77	83
Separate account assets (L/H) / Total life assets	0	13.40	42	0	11.24	43	0	7.26	42	0	8.53	44	0	2.52	45
Insurance activities revenue / Adjusted operating income	1.94	0.36	89	1.94	0.41	89	2.21	0.47	90	2.02	0.47	89	2.36	0.55	88
Premium income / Insurance activities revenue	29.09	2.76	90	34	2.84	92	30.51	7.32	86	35.29	4.86	90	39.58	4.64	91
Credit related premium income / Total premium income	93.75	32.99	68	94.12	38.23	63	94.44	34.91	66	94.44	44.54	57	94.74	43.04	59
Other premium income / Total premium income	6.25	67.01	31	5.88	61.77	36	5.56	65.09	33	5.56	55.46	42	5.26	56.96	40
Insurance underwriting net income / Consolidated net income	0.53	0.02	93	1.18	0.03	96	1.04	0.08	92	0.97	0.08	92	4.63	0.04	96
Insurance net income (P/C) / Equity (P/C)		23.22			15.59			19.86			15.64			5.74	
Insurance net income (L/H) / Equity (L/H)	8.47	4.49	75	8.45	3.62	76	11.29	5.13	77	10.71	1.99	66	9.43	-2.99	70
Insurance benefits, losses, expenses / Insurance premiums	68.75	927.51	47	58.82	447.82	45	61.11	233.61	37	66.67	160.49	28	63.16	127.33	25
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17			0.48	
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0.15	45	0	2.31	47	0	0	47
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.08	0	96	0.11	0	96	0.12	0	95	0.12	0	95	0.12	0	95
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	12	2	0	11.03	3	0	11.51	3	0	10.22	5	0	9.84	6
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		13,000			12,000			12,000			11,000			12,000	
Net assets of broker-dealer subsidiaries / Consolidated assets	0.02	0.46	77	0.02	0.75	74	0.02	1.39	71	0.02	1.79	69	0.03	1.54	67

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	5,065,000	4,628,000	4,280,000	3,856,000	1,992,000
Real estate loans	185,000	208,000	207,000	221,000	234,000
Commercial and industrial loans	8,000	8,000	11,000	6,000	8,000
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	5,000	7,000
Loans to individuals	3,491,000	3,215,000	3,003,000	2,689,000	934,000
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	1,381,000	1,197,000	1,059,000	935,000	809,000
Debt securities	0	0	1,000	1,000	1,000
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	5,065,000	4,628,000	4,281,000	3,857,000	1,993,000
Total foreign deposits	421,000	410,000	356,000	405,000	330,000
Interest-bearing deposits	289,000	298,000	253,000	304,000	217,000
Non-interest-bearing deposits	132,000	112,000	103,000	101,000	113,000

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	8.64	0.66	96	9.21	0.87	96	10.32	1.25	94	10.55	1.17	96	8.62	1.08	95
Cost: Interest-bearing deposits	0.34	0.14	85	0.35	0.42	50	0.37	1.19	10	0.36	0.97	18	0	0.51	3

Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.20	0.96	5.18	42	0.48	27.03	57	0.45	27.29	50	67.99
Commercial and industrial loans	0.79	0.64	0.29	1.53	2.12						
Foreign governments and institutions	0	0	0	0	50	0	0	50			

Growth Rates

Net loans and leases	9.44	6.83	63	8.13	-2.40	72	11	22.48	68	93.57	7.24	94	5.84	21.19	62
Total selected assets	9.44	9.48	68	8.11	2.04	63	10.99	12.40	70	93.53	3.24	94	5.79	21.86	58
Deposits	2.68	0.73	42	15.17	3.46	53	-12.10	10.36	13	22.73	5	77	13.79	-0.77	66

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	5,368,000	5,678,000	6,587,000	7,081,000	7,693,000	-5.46	-38.95
1–4 family residential loans	5,368,000	5,678,000	6,587,000	7,081,000	7,693,000	-5.46	-38.95
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	476,000	571,000	693,000	766,000	1,165,000	-16.64	-63.50
1–4 family residential loans	476,000	571,000	693,000	766,000		-16.64	
Home equity lines	0	0	0	0			
Credit card receivables	0	0	0	0			
Auto loans	0	0	0	0			
Commercial and industrial loans	0	0	0	0			
All other loans and leases	0	0	0	0			
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Activity as a Percent of Total Assets					
Securitization activities	7.15	8.61	12.64	14.87	17.37
1–4 family residential loans	7.15	8.61	12.64	14.87	17.37
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1–4 family residential loans	37.49	39.42	40.96	43.15	48.42
Home equity lines	0.22	0.27	0.34	0.42	0.55
Credit card receivables	2.69	2.65	3.34	3.15	3.40
Auto loans and other consumer loans	13.93	12.97	13.61	12.35	7.26
Commercial and industrial loans	8.81	10.50	7.86	7.59	6.57
All other loans and leases	36.85	34.19	33.88	33.34	33.79

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	8.87	10.06	10.52	10.82	
1-4 family residential loans.....	8.87	10.06	10.52	10.82	
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	8.66	11.39	13.53	16.54	27.57
Total retained credit exposure and asset sale credit exposure.....	11.50	15.10	18.08	22.28	34.55

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	123,000	151,000	281,000	286,000	1,071,000	-18.54	-72.67
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	123,000	151,000	281,000	286,000	1,071,000	-18.54	-72.67
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	22,000	106,000	138,000	176,000	1,544,000	-79.25	-82.11
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	22,000	106,000	138,000	176,000	1,544,000	-79.25	-82.11
Total past due securitized assets.....	145,000	257,000	419,000	462,000	2,615,000	-43.58	-74.69
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	2.29	2.66	4.27	4.04	13.92
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.29	2.66	4.27	4.04	13.92
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.41	1.87	2.10	2.49	20.07
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.41	1.87	2.10	2.49	20.07
Total past due securitized assets percent of securitized assets	2.70	4.53	6.36	6.52	33.99
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.62	1.87	3.18	2.92	7.59
Home equity lines	0	1.05	0.86	0.72	5.03
Credit card receivables	0.97	1.19	1.68	1.61	1.09
Commercial and industrial loans	0.26	0.11	0.15	0.24	0.47
All other loans and leases	0.30	0.42	0.46	1.04	0.61
Total managed loans past due 30–89 days	0.81	0.98	1.59	1.81	4.02
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	3.82	8.14	5	6.23	18.47
Home equity lines	0	0	0	0	0
Credit card receivables	0.97	1.40	1.68	1.52	1.64
Commercial and industrial loans	0.03	0	0.75	2.92	4.61
All other loans and leases	0	0	0.12	0.11	0.26
Total managed loans past due 90+ days	1.46	3.25	2.22	3.01	9.41
Total Past Due Managed Assets	2.27	4.23	3.81	4.81	13.43
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0	0.12	0.30	0.45	0.49
Home equity lines	-3.95	-2.11	0	1.44	1.12
Credit card receivables	1.30	4.32	2.92	3.80	3.73
Commercial and industrial loans	-0.16	-0.03	1.84	1.03	2.21
All other loans and leases	0.09	0.80	0.83	0.98	0.57
Net Losses on Managed Assets Percent of Total Managed Assets	0.06	0.53	0.76	0.85	0.75

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	921,146	716,667	507,935	540,368	269,650	28.53	502.15	
Dividends	761,000	578,000	400,000	446,000	192,000	31.66	865.74	
Interest	322	1,723	3,670	5,555	2,616	-81.31	-76.98	
Management and service fees	159,824	136,944	104,265	88,813	75,034	16.71	119.60	
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	34,704	11,517	11,677	10,231	22,346	201.33	31.15	
Dividends	31,000	8,000	8,000	7,200	19,500	287.50	31.91	
Interest	504	567	567	567	571	-11.11	-11.11	
Management and service fees	3,200	2,950	3,110	2,464	2,275	8.47	33.61	
Other income	0	0	0	0	0			
Income from subsidiary holding companies	0	0	0	49	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	49	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Total income from subsidiaries	955,850	728,184	519,612	550,648	291,996	31.26	432.69	
Securities gains (losses)	0	0	0	0	0		-100.00	
Other operating income	2,950	4,153	3,421	1,672	1,404	-28.97	1009.02	
Total operating income	958,800	732,337	523,033	552,320	293,400	30.92	428.35	
Operating Expenses								
Personnel expenses	81,526	64,467	62,956	59,554	47,429	26.46	70.46	
Interest expense	19,642	19,642	19,642	32,333	33,585	0.00	-41.52	
Other expenses	103,731	93,390	63,385	66,787	46,993	11.07	146.84	
Provision for loan and lease losses	-216	95	256	-251	403			
Total operating expenses	204,683	177,594	146,239	158,423	128,410	15.25	65.87	
Income (loss) before taxes	754,117	554,743	376,794	393,897	164,990	35.94	1198.61	
Applicable income taxes (credit)	352	17	0	0	0	1970.59	1752.63	
Extraordinary items					0			
Income before undistributed income of subsidiaries	753,765	554,726	376,794	393,897	164,990	35.88	1198.43	
Equity in undistributed income of subsidiaries	181,124	-48,104	294,341	224,261	-57,309		14.17	
Bank subsidiaries	19,533	-83,520	201,050	137,388	82,836		-81.42	
Nonbank subsidiaries	5,367	14,198	17,995	3,361	-9,727	-62.20		
Subsidiary holding companies	156,224	21,218	75,296	83,512	-130,418	636.28	170.56	
Net income (loss)	934,889	506,622	671,135	618,158	107,681	84.53	331.44	
Memoranda								
Bank net income	780,533	494,480	601,050	583,388	274,836	57.85	324.36	
Nonbank net income	36,367	22,198	25,995	10,561	9,773	63.83	88.76	
Subsidiary holding companys' net income	156,224	21,218	75,296	83,512	-130,418	636.28	170.56	

BHC Name

City/State

Parent Company Balance Sheet

	Dollar Amount in Thousands								Percent Change	
	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	1-Year	5-Year
Assets										
Investment in bank subsidiaries	3,865,519	59.71	4,332,717	64.69	4,237,217	63.47	3,814,680	3,728,173	-10.78	5.64
Common and preferred stock	3,858,878	59.61	4,327,365	64.61	4,233,223	63.41	3,813,640	3,727,383	-10.83	5.48
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	6,641	0.10	5,352	0.08	3,994	0.06	1,040	790	24.08	772.67
Investment in nonbank subsidiaries	222,445	3.44	214,774	3.21	193,321	2.90	169,131	153,877	3.57	26.63
Common and preferred stock	222,396	3.44	214,692	3.21	193,226	2.89	169,082	153,828	3.59	26.64
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	49	0	82	0	95	0	49	49	-40.24	-2.00
Investment in subsidiary holding companies	2,019,243	31.19	1,886,730	28.17	1,901,129	28.48	1,793,042	1,671,746	7.02	10.00
Common and preferred stock	2,019,174	31.19	1,886,667	28.17	1,901,080	28.47	1,792,903	1,671,701	7.02	10.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	69	0	63	0	49	0	139	45	9.52	15.00
Assets Excluding Investment in Subsidiaries										
Net loans and leases	29,350	0.45	31,162	0.47	31,617	0.47	32,523	32,955	-5.81	2474.56
Securities	17,586	0.27	14,924	0.22	9,619	0.14	5,568	0	17.84	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	284,703	4.40	180,320	2.69	277,171	4.15	244,150	293,874	57.89	-5.00
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		-100.00
Premises, furnishings, fixtures and equipment	5,683	0.09	5,322	0.08	3,893	0.06	3,394	3,365	6.78	85.30
Intangible assets	710	0.01	6,365	0.10	6,463	0.10	6,560	6,114	-88.85	28.39
Other assets	28,070	0.43	24,842	0.37	15,995	0.24	13,747	16,383	12.99	102.22
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	6,473,309	100.00	6,697,156	100.00	6,676,425	100.00	6,082,795	5,906,487	-3.34	8.09
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	297,842	4.60	296,574	4.43	295,307	4.42	294,039	446,873	0.43	-33.04
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	96,055	1.48	76,772	1.15	69,774	1.05	58,116	61,206	25.12	87.75
Balance due to subsidiaries and related institutions	110,017	1.70	295,188	4.41	294,634	4.41	295,495	294,419	-62.73	-62.70
Total liabilities	503,914	7.78	668,534	9.98	659,715	9.88	647,650	802,498	-24.62	-36.29
Equity Capital	5,969,395	92.22	6,028,622	90.02	6,016,710	90.12	5,435,145	5,103,989	-0.98	14.84
Perpetual preferred stock (income surplus)	22,143	0.34	22,143	0.33	50,160	0.75	50,160	50,160	0.00	-55.86
Common stock	1,046	0.02	1,045	0.02	1,044	0.02	1,043	1,042	0.10	0.58
Common surplus	4,641,476	71.70	4,562,829	68.13	4,447,412	66.61	4,365,606	4,298,503	1.72	9.08
Retained earnings	2,982,272	46.07	2,269,455	33.89	2,147,736	32.17	1,651,731	1,194,994	31.41	144.39
Accumulated other comprehensive income	-325,068	-5.02	189,990	2.84	-169,938	-2.55	-427,974	-350,652		
Other equity capital components	-1,352,474	-20.89	-1,016,840	-15.18	-459,704	-6.89	-205,421	-90,058		
Total liabilities and equity capital	6,473,309	100.00	6,697,156	100.00	6,676,425	100.00	6,082,795	5,906,487	-3.34	8.09
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	104,148	1.61	290,812	4.34	290,812	4.36	290,812	290,812	-64.19	-64.19
Notes payable to subsidiaries that issued TPS	104,148	1.61	290,812	4.34	290,812	4.36	290,812	290,812	-64.19	-64.19
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	287,160	4.44	468,223	6.99	468,223	7.01	468,223	575,590	-38.67	-50.11

BHC Name

City/State

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	16.18	11.94	85	9.35	7.29	70	11.75	9.68	72	11.36	10.40	63	2.01	7.61	8
Bank net income / Average equity investment in banks	19.22	11.80	91	11.92	7.45	83	14.93	10.51	86	15.74	11.19	85	7.45	8.74	43
Nonbank net income / Average equity investment in nonbanks	16.12	13.12	65	11.08	9.75	66	14.55	7.89	73	6.50	7.10	56	5.90	4.73	58
Subsidiary HCs net income / Average equity investment in sub HCs	7.99	10.11	40	1.13	7.01	16	4.06	8.55	21	4.88	8.78	24	-7.20	6.82	3
Bank net income / Parent net income	83.49	96.79	17	97.60	88.16	26	89.56	82.22	26	94.38	82.56	25	255.23	80.64	98
Nonbank net income / Parent net income	3.89	3.40	72	4.38	3.59	74	3.87	5.93	70	1.71	3.78	65	9.08	7.76	77
Subsidiary holding companies' net income / Parent net income	16.71	65.35	25	4.19	68.34	5	11.22	74	11	13.51	72.48	15		82.97	
Leverage															
Total liabilities / Equity capital	8.44	16.81	38	11.09	20.06	41	10.96	20.43	50	11.92	20.88	51	15.72	19.94	59
Total debt / Equity capital	4.99	11.71	35	4.92	14.41	32	4.91	14.31	40	5.41	14.69	45	8.76	13.95	59
Total debt + notes payable to subs that issued TPS / Equity capital	6.73	13.63	35	9.74	16.67	41	9.74	16.36	50	10.76	17.10	53	14.45	16.10	62
Total debt + Loans guaranteed for affiliate / Equity capital	9.80	11.77	54	12.69	14.68	62	12.69	14.56	65	14.02	15.14	65	20.03	14.35	74
Total debt / Equity capital – excess over fair value	4.99	11.81	35	4.92	14.52	32	4.91	14.51	40	5.41	14.81	45	8.76	14.10	57
Long-term debt / Equity capital	4.99	10.95	35	4.92	13.56	34	4.91	13.04	41	5.41	13.37	46	8.76	12.69	59
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38
Long-term debt / Consolidated long-term debt	32.91	39.86	37	24.78	34.67	38	30.10	28.44	53	28.11	28.63	52	35.75	26.93	62
Double Leverage															
Equity investment in subs / Equity capital	102.20	103.22	51	106.64	102.81	73	105.17	103.22	63	106.26	103.10	70	108.80	102.10	81
Total investment in subs / Equity capital	102.31	108.40	41	106.73	110.16	58	105.23	111.07	50	106.29	112.48	53	108.81	111.30	60
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.14	0.29	46	0.79	0.47	67	0.46	0.36	58	0.55	0.35	64	4.17	0.52	95
Equity investment in subs – equity cap / Net income-div (X)	0.17	1.05	11	1.09	1.82	43	0.56	1.22	35	0.66	1.22	34	267.06	2.64	98
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	279.71	152.85	90	233.91	136.59	87	201.12	177.68	64	213.46	162.34	76	125.61	141.81	50
Cash from ops + noncash items + op expense / Op expense + dividend	290.73	154.48	89	237.35	147.24	86	208.60	190.27	65	220.46	174.91	73	138.71	148.20	53
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	122.76	98.54	75	71.53	134.08	12	117.34	116.34	58	84.94	103.19	28	97.81	92.33	44
Pretax operating income + interest expense / Interest expense	3,939.31	1,835.33	86	2,924.27	2,016.32	81	2,018.31	1,968.54	68	1,318.25	2,898.75	57	591.26	1,909.25	43
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,169.31	1,770.77	72	1,539.84	1,539.23	72	1,077.97	1,632.83	48	869.04	1,369.37	42	414.44	1,547.94	32
Dividends + interest from subsidiaries / Interest expense + dividends	484.49	174.12	94	370.83	150.43	93	295.21	210.80	79	334.49	188.90	87	153.80	172.51	53
Fees + other income from subsidiaries / Salary + other expenses	88	11.92	95	88.62	13.95	94	84.99	16.52	91	72.25	16.08	89	81.88	16.39	93
Net income / Current part of long-term debt + preferred dividends (X)	467.44	47.61	92	253.31	35.64	91	167.78	57.11	87	154.54	33.93	91	26.92	24.63	78
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.12	3.44	54	1.68	3.85	42	3.21	2.64	63	3.10	2.61	56	3.98	3.24	59
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.17	46	0	0.10	46	0	0.04	43	0	0.24	47	0	0.10	44
Nonaccrual	0	0.92	42	0.26	1.03	81	0.35	0.54	81	0.84	6.54	77	1.73	7.38	78
Total	0	1.09	39	0.26	1.13	75	0.35	0.58	75	0.84	6.78	72	1.73	7.48	78
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	3.23	0.02	95	6.20	0.05	96	6.21	0.10	96	6.88	0.24	94	8.36	0.17	95
To subsidiary holding companies	1.58	0	99	1.57	0	99	1.57	0	99	1.74	0	99	2.92	0	99
Total	4.81	0.02	95	7.77	0.05	96	7.78	0.10	96	8.61	0.25	94	11.28	0.17	97
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.48	1.76	71	0.53	2.66	70	0.64	5.62	63	0.66	5.50	63	0.65	5.68	60
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

BHC Name

City/State

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	19.10	66.37	11	25.06	81.10	13	31.85	57.84	29	26.66	57.26	18	64.25	68.72	50
Dividends declared / Net income	15.40	28.27	25	27.44	42.29	31	17.88	33.08	21	16.99	27.33	23	98.44	31.29	99
Net income – dividends / Average equity.....	13.69	8.62	86	6.78	4.14	81	9.65	6.46	86	9.43	7.33	78	0.03	5.03	5
Percent of Dividends Paid															
Dividends from bank subsidiaries	528.47	155.92	93	415.83	132.17	93	333.33	178.13	84	424.76	157.73	93	181.13	130.71	69
Dividends from nonbank subsidiaries	21.53	4.90	88	5.76	3.41	78	6.67	7.53	73	6.86	7.13	76	18.40	12.57	83
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	550	203.53	91	421.58	174.85	90	340	260.40	76	431.62	215.26	89	199.53	196.35	61
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	97.50	45.96	92	116.89	60.28	93	66.55	66.55	49	76.45	60.71	70	69.86	59	65
Interest income from bank subsidiaries.....	0.04	0.11	69	0.35	0.36	71	0.61	0.54	71	0.95	0.52	76	0.95	0.76	71
Management and service fees from bank subsidiaries	20.48	0.88	97	27.69	1.47	96	17.35	1.55	94	15.22	1.88	91	27.30	2.98	92
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	118.01	51.33	95	144.93	62.88	94	84.51	69.36	64	92.63	63.43	79	98.11	62.82	80
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	85.24	62.63	62	36.04	56.39	48	30.78	82.95	40	68.18	51.40	61	199.53	102.35	84
Interest income from nonbank subsidiaries.....	1.39	2.44	73	2.55	7.38	70	2.18	20.25	58	5.37	18.56	59	5.84	8.11	60
Management and service fees from nonbank subsidiaries	8.80	0.37	93	13.29	0.86	92	11.96	1.92	88	23.33	2.96	90	23.28	0.85	95
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries	95.43	87.22	60	51.88	79.84	42	44.92	150.41	26	96.88	99.33	55	228.65	165.35	82
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	38.10	20	0	43.51	16	0	61.23	17	0	48.56	15		59.89	
Interest income from subsidiary holding companies.....	0	5.26	22	0	8.40	23	0	6.54	25	0.06	3.95	61		2.71	
Management and service fees from subsidiary holding companies.....	0	0.73	42	0	0.44	45	0	0.36	46	0	0.43	46		0.56	
Other income from subsidiary holding companies.....	0	-0.40	50	0	0.01	45	0	0.29	44	0	0.01	48		0	
Operating income from subsidiary holding companies.....	0	58.37	10	0	55.20	11	0	76.49	9	0.06	61.19	19		64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	79.37	74.16	32	78.93	69.76	32	76.48	67.32	33	80.75	65.18	39	65.44	59.17	39
Interest income from bank subsidiaries.....	0.03	0.23	58	0.24	0.63	66	0.70	0.80	70	1.01	0.92	74	0.89	0.94	71
Management and service fees from bank subsidiaries	16.67	1.44	93	18.70	1.87	94	19.93	1.81	92	16.08	2.01	91	25.57	2.17	95
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	96.07	83.13	37	97.86	82.20	50	97.11	78.80	46	97.84	74.20	50	91.91	69.23	44
Dividends from nonbank subsidiaries	3.23	3.07	78	1.09	1.95	66	1.53	2.65	67	1.30	2.57	70	6.65	2.65	84
Interest income from nonbank subsidiaries.....	0.05	0.18	79	0.08	0.73	75	0.11	1.19	69	0.10	2.32	68	0.19	2.79	65
Management and service fees from nonbank subsidiaries	0.33	0.01	94	0.40	0.02	93	0.59	0.06	91	0.45	0.03	93	0.78	0.07	92
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	3.62	4.67	73	1.57	4.70	59	2.23	7.29	59	1.85	7.64	64	7.62	9.99	70
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0.01	0.37	87	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0.01	6.79	79	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			83.68	
Loans and advances from subsidiaries / Total debt	34.97	26.38	66	98.06	27.08	87	98.48	28.33	87	98.90	26.53	88	65.08	39.18	78